



Attorney Docket No. 48288.002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Title: InterNetLC Documentary Letter of Credit
Internet Trade Transaction and Settlement
System

Inventor: Dunlop

Serial No.: 09/881,032

Filing Date: June 15, 2001

Conf. No.: 7815

Examiner: Unassigned

Group Art Unit: 2164

Commissioner for Patents
Washington, D.C. 20231

**RESPONSE TO NOTICE TO FILE
MISSING PARTS OF NONPROVISIONAL APPLICATION**

Applicant hereby responds to the Notice to File Missing Parts of Nonprovisional Application dated August 29, 2001 (copy enclosed). A Petition for Extension of Time has been concurrently filed with this Response, thereby extending the response period four months to February 28, 2002.

Applicant previously submitted a properly executed Declaration. The Notice to File Missing Parts requires a substitute Declaration. Although Applicant believes the original Declaration is in proper form, a substitute Declaration and Power of Attorney is being filed with this response, which is in compliance with the requirements set forth in 37 C.F.R. § 1.63.

Applicant has enclosed a substitute specification in compliance with 37 C.F.R. § 1.52.
No new matter has been added.

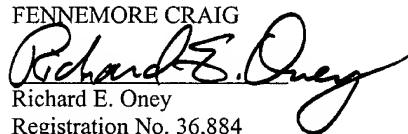
Applicant also has enclosed substitute drawings in compliance with 37 C.F.R. § 1.84. No new matter has been added.

In view of the foregoing, Applicant has timely submitted all items required by the Notice to File Missing Parts of Nonprovisional Application and has complied with all applicable regulations and therefore requests that prosecution of this application proceed.

Dated: February 27, 2002

Respectfully submitted,

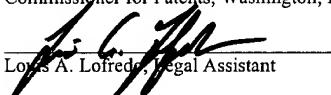
FENNEMORE CRAIG


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Express Mail Label No. EL806902606US

Date of Deposit February 27, 2002

I hereby certify that this paper and any documents referred to herein are being deposited on the date indicated above with the U.S. Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10, addressed to the Commissioner for Patents, Washington, D.C. 20231.



Louis A. Lofredo, Legal Assistant

2-27-02
Date of Signature

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TOTAL AMOUNT OF PAYMENT (\$ 911)

Complete if Known

Application Number	09/881,032
Filing Date	June 15, 2001
First Named Inventor	John William Dunlop
Examiner Name	Unassigned
Group Art Unit	2164
Attorney Docket No.	48288.002

METHOD OF PAYMENT

1. The Commissioner is hereby authorized to charge indicated fees and credit any overpayments to:
 Deposit Account Number **060590**
 Deposit Account Name **Fennemore Craig**
- Charge Any Additional Fee Required Under 37 CFR 1.16 and 1.17
 Applicant claims small entity status. See 37 CFR 1.27
2. Payment Enclosed:
 Check Credit card Money Order Other

FEE CALCULATION**1. BASIC FILING FEE**

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
101 740	201 370	Utility filing fee	
106 330	206 165	Design filing fee	
107 510	207 255	Plant filing fee	
108 740	208 370	Reissue filing fee	
114 160	214 80	Provisional filing fee	0

SUBTOTAL (1) (\$ 0)

2. EXTRA CLAIM FEES

Total Claims	Extra Claims	Fee from below	Fee Paid
6	-20** = 0	X 0	= 0
Independent Claims 6	- 3** = 3	X 42	= 126
Multiple Dependent			

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description
103 18	203 9	Claims in excess of 20
102 84	202 42	Independent claims in excess of 3
104 280	204 140	Multiple dependent claim, if not paid
109 84	209 42	** Reissue independent claims over original patent
110 18	210 9	** Reissue claims in excess of 20 and over original patent

SUBTOTAL (2) (\$ 126)

** or number previously paid, if greater; For Reissues, see above

FEE CALCULATION (continued)**3. ADDITIONAL FEES**

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
105 130	205 65	Surcharge - late filing fee or oath	65
127 50	227 25	Surcharge - late provisional filing fee or cover sheet	
139 130	139 130	Non-English specification	
147 2,520	147 2,520	For filing a request for ex parte reexamination	
112 920*	112 920*	Requesting publication of SIR prior to Examiner action	
113 1,840*	113 1,840*	Requesting publication of SIR after Examiner action	
115 110	215 55	Extension for reply within first month	
116 400	216 200	Extension for reply within second month	
117 920	217 460	Extension for reply within third month	
118 1,440	218 720	Extension for reply within fourth month	720
128 1,960	228 980	Extension for reply within fifth month	
119 320	219 160	Notice of Appeal	
120 320	220 160	Filing a brief in support of an appeal	
121 280	221 140	Request for oral hearing	
138 1,510	138 1,510	Petition to institute a public use proceeding	
140 110	240 55	Petition to revive - unavoidable	
141 1,280	241 640	Petition to revive - unintentional	
142 1,280	242 640	Utility issue fee (or reissue)	
143 460	243 230	Design issue fee	
144 620	244 310	Plant issue fee	
122 130	122 130	Petitions to the Commissioner	
123 50	123 50	Processing fee under 37 CFR 1.17(q)	
126 180	126 180	Submission of Information Disclosure Stmt	
581 40	581 40	Recording each patent assignment per property (times number of properties)	
146 740	246 370	Filing a submission after final rejection (37 CFR § 1.129(a))	
149 740	249 370	For each additional invention to be examined (37 CFR § 1.129(b))	
179 740	279 370	Request for Continued Examination (RCE)	
169 900	169 900	Request for expedited examination of a design application	
Other fee (specify) _____			

*Reduced by Basic Filing Fee Paid

SUBTOTAL (3) (\$ 785)

SUBMITTED BY

Name (Print/Type)	Richard E. Oney	Registration No. (Attorney/Agent)	36,884	Telephone	602 916-5303
Signature	<i>Richard E. Oney</i>				
Date	<i>Feb. 27, 2002</i>				

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Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.